

Loan Rates

Effective 01/01/2023

Auto Loans

New and Used	APR*
2021- Current model year	as low as 5.14%**
2016- 2020	as low as 5.44%**
2015 and older	As low as 8.24%**

Motorcycle Loans

New and Used	APR*
2020- Current model year	as low as 8.49%**
2015- 2019	as low as 9.99%**
2014 and older	as low as 11.29%**

Personal Loans

Type	APR*
Closed end Personal Loan***	as low as 10.00%**
Open end Personal Line of Credit***	as low as 10.00%**
Credit Builder	flat rate of 9.99%
Share Secured Loan	3% above deposit rate

Credit Cards

Introductory offers for new card members!
Visit MyKEMBA.org/loans/credit-cards

VISA card types	Variable APR*
Member Rewards	15.00% - 21.00%
Member Classic	13.90% - 21.00%
Member Secured	21.00%

Home Equity Loans

Type	Variable APR*
Home Equity Line of Credit	Flexible rates and terms available

Mortgage Loans

[Visit our trusted Mortgage partner today to start your quote and see your rate options today.](#)

Speak with a KEMBA loan representative to answer any questions or to start your application today!

*APR= Annual Percentage Rate. Variable APR is tied to prime rate. All rates, terms and conditions are subject to change without notice.

**Rates listed include a 0.10% discount for automatic payment from a KEMBA checking account. Actual rate depends on credit score and term of loan.

*** There is a \$25 application fee for unsecured loan products. Funds must be on deposit at the time of application. If the loan request is approved, we can add the application fee to your loan. Speak with your KEMBA loan representative for more information.

All loans are subject to credit approval and underwriting criteria.

